



The Real Estate Resource

Newsletter For Our **Raving Fan** Customers

OCTOBER 2026



GOOD NEWS FOR BUYERS AND SELLERS THIS FALL

After several years of rapid changes, today's housing market is becoming more balanced. **While mortgage rates remain higher than many buyers would prefer, inventory levels have improved in many markets, giving homebuyers more choices and reducing the bidding wars that were common in recent years.**

According to the National Association of REALTORS®, increasing inventory is helping restore balance to the housing market for both buyers and sellers.

For homeowners, this is encouraging news. **Home values continue to hold steady in most areas**, with experts forecasting modest appreciation rather than

dramatic price jumps. That means many owners still have significant equity while buyers may find more opportunities and negotiating power than they had just a few years ago.

Real estate remains local. Whether you're considering buying, selling, or simply curious about your home's value, understanding your local market is more important than ever. **A balanced market often creates opportunities that don't exist in extremely competitive or extremely slow conditions.**



Reach out today for a personalized market update and neighborhood analysis.

Hello! Welcome to October. Cooler days, colorful leaves, and the start of a new season make this a great time to catch up on the latest in homeownership and real estate. This month's newsletter features a look at today's housing market, practical homeowner tips, simple ideas to refresh your living space, and seasonal wellness advice. Take a few moments to explore the articles and discover helpful information for your home, your family, and the season ahead.

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CHOOSE TO MAKE A DIFFERENCE TODAY!

SIMPLE WAYS TO MAKE YOUR HOME FEEL FRESH AGAIN WITHOUT SPENDING A DIME

If your home is starting to feel a little tired, a refresh may be easier than you think. **Small, no-cost changes can make a big difference in how your space looks and feels.** Start by rearranging furniture to create a new layout or improve traffic flow. Decluttering countertops, shelves, and other busy areas can instantly make rooms feel more open and inviting.

Another easy update is to **let in more natural light** by opening curtains and blinds. You can also move decorative items, artwork, or accent pieces from one room to another for a fresh look without spending a dime. **Highlighting favorite photos, keepsakes, or seasonal décor** can add warmth and personality to your living spaces.

Sometimes a few simple adjustments are all it takes to make your home feel renewed and enjoyable again. Whether you're preparing for guests, welcoming a new season, or simply looking for a change, these easy ideas can help you see your home in a whole new way.

Click the button to discover more budget-friendly home refresh tips.



<https://bit.ly/4cMnGDf>

DAD
JOKE



What do you call a ghost's favorite dessert?

I scream!

A CLEAN AIR FILTER CAN HELP YOUR HVAC SYSTEM

Did you know your home's air filter does more than improve air quality? A clean HVAC filter can also help your heating and cooling system operate more efficiently. When a filter becomes clogged with dust and debris, airflow is restricted, causing your system to work harder to maintain a comfortable temperature.

That extra strain can increase energy usage and contribute to unnecessary wear on your equipment over time. Experts recommend checking your filter regularly and replacing it as needed based on factors such as pets, household size, and overall air quality. Taking a few minutes to inspect and replace a dirty filter can help improve airflow, maintain comfort, and support the long term performance of your HVAC system.



CHILI MAC AND CHEESE



<https://bit.ly/4rbV24w>

Source: www.thepioneerwoman.com

INGREDIENTS

- ☐ 2 Tbsp. olive oil
- ☐ 1 lb. ground beef
- ☐ 3 garlic cloves, minced
- ☐ 1 small yellow onion, diced
- ☐ 2 Tbsp. chili powder
- ☐ 2 tsp. ground cumin
- ☐ Kosher salt and black pepper
- ☐ 3 cups beef broth
- ☐ 1 (8-oz.) can tomato sauce
- ☐ 12 oz. large elbow macaroni
- ☐ 1 (15-oz.) can pinto beans, drained
- ☐ 1-1/2 cups grated cheddar cheese, plus more for serving (about 6 oz.)
- ☐ 1 cup grated pepper jack cheese (about 4 oz.)
- ☐ Cilantro, for serving
- ☐ Hot sauce, to taste
- ☐ Sour cream, for serving (optional)

INSTRUCTIONS

01: Heat the olive oil in a large skillet over medium-high heat. When the oil is hot, add the ground beef, garlic, and onion. Season with the chili powder, cumin, and a good pinch of salt and pepper. Cook, breaking up the meat with a wooden spoon, until the beef is cooked through and browned, 6 to 8 minutes. Stir in the beef broth, tomato sauce, macaroni, and beans. Bring to a simmer, cover, and cook, stirring occasionally, until the sauce is thick and the macaroni is al dente, 12 to 14 minutes.

02: Remove the pan from the heat. Add the cheddar and pepper jack, and fold until the cheese is completely melted. Serve in bowls with cilantro, more cheddar, some hot sauce, and sour cream.

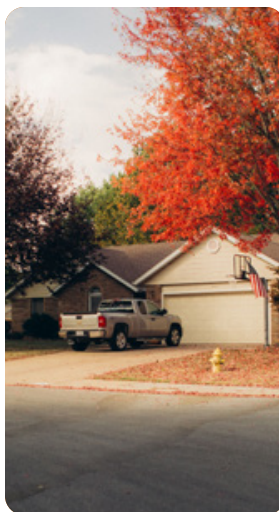
YOUR ASSETS COULD HELP YOU QUALIFY FOR A HOME LOAN

Your savings and investments may open more doors than you realize. Recent lending updates are giving buyers new ways to put their assets to work toward a home loan.

Recent Freddie Mac updates may allow more borrowers to qualify using eligible assets.

Update Highlights

- Investment properties are now eligible
- Up to the program's maximum LTV is allowed
- Division factor reduced from 240 to 180 ... this can significantly increase qualifying income. **BIG WIN!**
- No more age restriction on depository accounts and securities. **Another BIG WIN!**



More flexibility. More opportunities. Let's see if you qualify!

Trust Equity Resources Inc. with your Home Financing!

WHAT WILL WAITING TO BUY A HOME COST?

Waiting to buy a home could cost you far more than the down payment you're saving for. Every month you wait, rent, rising prices, and lost appreciation keep adding up.

The Real Cost of Waiting to Buy a Home

It's not just the down payment you're putting off.

The longer you wait, the more you could end up spending — and the more equity you could be missing out on.



RENT PAYMENTS

Every month you rent is money that doesn't build equity.

ESTIMATED COST OVER 5 YEARS

\$36,000

(based on \$1,500/month rent)



HOME PRICE INCREASES

Home prices don't stay the same. The longer you wait, the more you'll likely pay for the same home.

ESTIMATED EXTRA COST OVER 5 YEARS

\$75,000

(based on 5% annual home price growth)



LOST APPRECIATION

By the time you buy, you'll miss out on the home's appreciation while you're renting.

ESTIMATED LOST EQUITY OVER 5 YEARS

\$50,000

(based on 5% annual appreciation)



The Bottom Line?

Waiting could cost you over **\$160,000** — in rent, higher home prices and lost appreciation. Plus, you'll still be paying for a place that's not yours.

Let's talk about how to make your move sooner!

This information is intended for educational purposes only and is not a commitment to lend.

Call today to discuss your unique situation and future financial plans.



MEET MY TRUSTED MORTGAGE PARTNER

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NMLS #424184

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<https://equity247.app.link/j4X0HP7XbYb>

On your phone to download my mortgage calculator app!



By refinancing an existing loan, total finance charges may be higher over life of loan. Certain restrictions apply, call for details. Corporate NMLS 1579.

NEED CASH FOR HOME IMPROVEMENTS OR A VACATION? CALL TODAY!

MONTHLY CELEBRATIONS

October 12.....Columbus Day
October 13..... National Train Your Brain Day
October 14..... National Dessert Day
October 15.....National Cheese Curd Day
October 16..... World Food Day
October 17..... National Pasta Day
October 18.....No Beard Day
October 19..... Evaluate Your Life Day
October 20 National Share the Warmth Day
October 21.....Apple Day
October 22 National Color Day
October 23 National iPod Day
October 24 Make a Difference Day
October 25 International Artist Day
October 26 National Pumpkin Day
October 27 National American Beer Day
October 28 National Chocolate Day
October 29 National Cat Day
October 30 National Candy Corn Day
October 31..... Halloween



FALL INTO HEALTHY HABITS

As temperatures begin to cool and cold and flu season approaches, **October is a great time to focus on supporting your immune system.** Getting enough sleep, staying physically active, drinking plenty of water, and eating a variety of fruits and vegetables can help your body stay healthy throughout the fall months.

Don't forget to make time for stress management, too.

Simple activities like taking a walk, reading a book, or spending time with family and friends can support both physical and mental well being.

Small, healthy habits practiced consistently can make a big difference as the seasons change.

Click the button to learn more:



<https://bit.ly/3UR2Nki>

"Every leaf speaks bliss to me, fluttering from the autumn tree." - Emily Brontë

RAVING FAN TESTIMONIALS



HAPPY HOMEOWNERS

We couldn't be happier with the service and support we received throughout our real estate journey. Every question was answered quickly, every detail was handled professionally, and we always felt informed. The experience was smooth from start to finish, and we truly appreciated the dedication, communication, and care shown every step of the way.

THE PERFECT FIRST HOME

Buying our first home felt like a dream that was finally becoming reality, but we had a lot of uncertainty along the way. Thanks to the patience, encouragement, and guidance we received, we felt confident every step of the journey. Now we're making memories in a home we truly love.

We ♥ Referrals!

After you've enjoyed this newsletter, please pass it on to a family member, friend, neighbor or coworker.